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			Application Number	Division of 09/193,634	
			Filing Date	Herewith	
			First Named Inventor	Mark S. Covert	
			Group Art Unit	2161	
			Examiner Name		
Sheet	1	of	1	Attorney Docket Number	D-1077+14 DIV

09/972400
10/05/01

[illegible][illegible]

Examiner Signature		Date Considered	6/3/2002
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		Application Number	Division of 09/193,634
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Filing Date	Herewith
		First Named Inventor	Mark S. Covert
		Group Art Unit	2161
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		Attorney Docket Number	D-1077+14 DIV
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fu		JOANNA SMITH BERS., "Transforming Customers into Virtual Bankers," Bank Systems & Technology, Vol. 33, No. 5, May 1996	

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